

479. (New) The system of claim 472, wherein the child support payment is a payment on a judgment.

480. (New) The system of claim 472, wherein the child support payment is a payment on an attachment.

481. (New) The system of claim 472, wherein the employee is a noncustodial parent.

482. (New) The system of claim 472, wherein the recipient is a custodial parent.

483. (New) The system of claim 472, wherein the intermediary is a state.

REMARKS

Applicant and Applicant's representative thank the Examiner for the interview conducted on September 17, 2002. In the interview, Applicant's representative proposed deleting the pending claims in the case (claims 127-370) and adding new claims 371-484. The proposed new claims are based on the claims previously allowed in the grandparent application (09/003,941, now U.S. Patent No. 6,119,107) and in the great grandparent application (08/941,187, now U.S. Patent No. 5,946,669). With this response, Applicant formally submits new claims 371-483. (One claim has been deleted from the draft set proposed to the Examiner for purposes of consistency.)

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In the interview summary, the Examiner stated: "After reviewing the proposed claims, the Examiner indicated that the proposed claims would be allowable after the filing of a terminal disclaimer based on the parent patents." Applicant thanks the Examiner for the indication of allowability of the proposed claims. Accordingly, Applicant will file a terminal disclaimer based on the parent patents (U.S. Patent Nos. 5,946,669 and 6,119,107) in a separate paper.

Applicant has also addressed several informalities in the Office Action of June 19, 2002. In that Office Action, the Examiner requested that Applicant update the related applications information on page 1 and correct several informalities, namely typographical errors, in the disclosure. By this Amendment, Applicant has corrected some errors in the specification. These amendments are made only to correct clerical or typographical errors and are not intended to alter the substance of the application.

With regards to updating the related application information, Applicant has already submitted the updated continuing data for page 1 of the application in paragraph no. 9 of the transmittal filed with this application.

In view of the foregoing amendments and remarks, Applicant respectfully requests the reconsideration and reexamination of this application and the timely allowance of the pending claims.

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Please grant any extensions of time required to enter this response and charge any additional required fees to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: October 21, 2002

By: 

Robert E. Converse, Jr.
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APPENDIX TO AMENDMENT OF OCTOBER 21, 2002

Version with Markings to Show Changes Made

NOTE: Although these are all new claims, the claims are based on the allowed claims in U.S. Patent Nos. 5,946,669 and 6,119,107. In this Appendix, Applicant has indicated any differences between the allowed claims of Patent Nos. 5,946,669 and 6,119,107 and the claims added to this Application, using underlining for additions and bracketing for deletions.

IN THE TITLE:

Please amend the title to read:

"METHODS AND APPARATUS FOR CHILD SUPPORT PAYMENT
PROCESSING AND CHILD SUPPORT DISBURSEMENT PROCESSING
[BY A PROCESSING ENTITY]."

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IN THE SPECIFICATION:

Please amend the specification as follows:

GROUP 3600

Page 35, replace the first paragraph on page 35 with the following new paragraph:

Although the system and processes described by Figs. 17-18 describe the preferred embodiment for the disbursement processing system shown in Fig. 4, other implementations are also available. Fig. 19, for example, illustrates an alternative embodiment for a disbursement processing system consistent with the invention. Fig. 20 depicts a flow diagram illustrating the series of steps performed by system 1900 as

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shown in Fig. 19. Similar to system 1700 in Fig. 17 and the processes described in Fig. 18, system 1900 enables intermediary 310 to compute a payment due to recipient 330 and to transmit the disbursement information in an EDI file to accumulator agency 130 (Step 2010). In contrast to the system and methods described in Figs. 17-18, the system and methods consistent with this embodiment do not limit intermediary 310 to a state. Otherwise, system 1900 and the associated methods operate similarly as system 1700 and its associated methods. Accumulator agency 130 receives the EDI file from intermediary 310 and processes the disbursement (step 2020). If the disbursement is a check (step 2025), accumulator agency 130 prints the check and transmits it directly to recipient 330 (step 2030). Again, in contrast to the system and methods described in Figs. 17-18, the system and methods consistent with this embodiment do not limit recipient 330 to a custodial parent. However, to show that multiple disbursement transactions can be processed to multiple recipients, system 1900 distinguishes recipient A 1932, recipient B 1934, and recipient C 1936. As indicated in system 1900, the issuance of a check by accumulator agency 130 is transmitted to recipient A 1932. The issued check is drawn on the bank account of intermediary A's bank [1912] 1922. In system 1900, the check issued by accumulator agency 130 to recipient A 1932 is drawn on intermediary A's bank [1912] 1922 (step 2035).

IN THE CLAIMS:

Please cancel claims 127-370 and add new claims 371-483 as follows:

371. (New) A method of accumulating a child support payment and processing a child support disbursement, comprising the steps, performed by a processor, of:

initiating the child support payment with child support disbursement information from a payor to a payee through a collector;

transferring to an accumulator agency the child support payment and the child support disbursement information from the collector;

processing from the agency to a bank the child support payment as a debit transaction; and

processing from the agency to an intermediary the child support disbursement information as an addendum transaction.

372. (New) The method of claim 371, wherein the transferring step occurs by financial electronic data interchange (FEDI).

373. (New) The method of claim 371, wherein the step of processing the child support payment occurs by electronic funds transfer (EFT).

374. (New) The method of claim 371, wherein the step of processing the child support disbursement information occurs by electronic data interchange (EDI).

375. (New) A system for accumulating a child support payment and processing a child support disbursement, comprising:

an initiating component configured to initiate the child support payment with child support disbursement information from a payor to a payee through a collector;

a transferring component configured to transfer to an accumulator agency the child support payment and the child support disbursement information from the collector;

a child support payment processing component configured to process from the agency to a bank the child support payment as a debit transaction; and

a child support disbursement processing component configured to process from the agency to an intermediary the child support disbursement information as an addendum transaction.

376. (New) The system of claim 375, wherein the transferring component occurs by financial electronic data interchange (FEDI).

377. (New) The system of claim 375, wherein the child support payment processing component occurs by electronic funds transfer (EFT).

378. (New) The system of claim 375, wherein the child support disbursement processing component occurs by electronic data interchange (EDI).

379. (New) A computer usable medium having computer readable code embodied therein for causing a computer to accumulate a child support payment and process a child support disbursement, the computer usable code comprising:

an initiation module configured to initiate a child support payment with child support disbursement information from a payor to a payee through a collector;

a transfer module configured to transfer to an accumulator agency the child support payment and the child support disbursement information from the collector;

a child support payment module configured to process from the agency to a bank the child support payment as a debit transaction; and

a child support disbursement module configured to process from the agency to an intermediary the child support disbursement information as an addendum transaction.

380. (New) The computer usable [medium] code of claim 379, wherein the transfer module occurs by financial electronic data interchange (FEDI).

381. (New) The computer usable [medium] code of claim 379, wherein the child support payment module occurs by electronic funds transfer (EFT).

382. (New) The computer usable [medium] code of claim 379, wherein the child support disbursement module occurs by electronic data interchange (EDI).

383. (New) A method of processing a child support payment, comprising the steps, performed by a processor, of:

receiving child support payment information at a collector;

sending the child support payment information from the collector to an accumulator agency;

receiving at the accumulator agency child support payment information from the collector regarding the child support payment;

initiating by the accumulator agency the child support payment as a debit transaction;

executing the debit transaction from the accumulator agency through an automated clearing house (ACH); and

dispatching a credit reflecting the child support payment from the ACH to an intermediary's bank for the benefit of an intermediary.

384. (New) The method of claim 383, wherein the sending step occurs by the transmission of an addendum-based FEDI file.

385. (New) The method of claim 383, wherein the initiating step occurs by an EFT transaction.

386. (New) The method of claim 383, wherein the initiating step occurs by an FEDI transaction.

387. (New) The method of claim 383, wherein the initiating step occurs through an accumulator agency's bank.

388. (New) The method of claim 383, further comprising the step of: processing the debit transaction from the ACH to a collector's bank.

389. (New) A system for processing a child support payment, comprising:
a first receiving component configured to receive child support payment information at a collector;

a sending component configured to send the child support payment information from the collector to an accumulator agency;

a second receiving component configured to receive at the accumulator agency child support payment information from the collector regarding the child support payment;

an initiating component configured to initiate by the accumulator agency the child support payment as a debit transaction;

an executing component configured to execute the debit transaction from the accumulator agency through an automated clearing house (ACH); and

a dispatching component configured to dispatch a credit reflecting the child support payment from the ACH to an intermediary's bank for the benefit of an intermediary.

390. (New) The system of claim 389, wherein the sending component occurs by the transmission of an addendum-based FEDI file.

391. (New) The system of claim 389, wherein the initiating component occurs by an EFT transaction.

392. (New) The system of claim 389, wherein the initiating component occurs by an FEDI transaction.

393. (New) The system of claim 389, wherein the initiating component occurs through an accumulator agency's bank.

394. (New) The system of claim 389, further comprising:
a processing component configured to process the debit transaction from the ACH to a collector's bank.

395. (New) A computer usable medium having computer readable code embodied therein for causing a computer to process a child support payment, the computer usable code comprising:

a first receiving module configured to receive child support payment information at a collector;

a sending module configured to send the child support payment information from the collector to an accumulator agency;

a second receiving module configured to receive at the accumulator agency child support payment information from the collector regarding the child support payment;

an initiating module configured to initiate by the accumulator agency the child support payment as a debit transaction;

an executing component configured to execute the debit transaction from the accumulator agency through an automated clearing house (ACH); and

a dispatching component configured to dispatch a credit reflecting the child support payment from the ACH to an intermediary's bank for the benefit of an intermediary.

396. (New) A method of processing a child support disbursement, comprising the steps, performed by a processor, of:

transmitting by an accumulator agency child support disbursement information to a state;

receiving at the accumulator agency child support disbursement transaction information from the state regarding authorization for the child support disbursement as an addendum transaction; and

executing the child support disbursement to a recipient.

397. (New) The method of claim 396, wherein the transmitting step occurs by an addendum-based EDI transaction.

398. (New) The method of claim 396, wherein the executing step includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.

399. (New) The method of claim 396, further comprising the step of: issuing an invoice for the child support disbursement.

400. (New) A system for processing a child support disbursement, comprising:
a transmitting component configured to transmit by an accumulator agency child support disbursement information to a state;

a receiving component configured to receive at the accumulator agency child support disbursement transaction information from the state regarding authorization for the child support disbursement as an addendum transaction; and

an executing component configured to execute the child support disbursement to a recipient.

401. (New) The system of claim 400, wherein the transmitting component occurs by an addendum-based EDI transaction.

402. (New) The system of claim 400, wherein the executing component further includes a child support paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

403. (New) The system of claim 400, further comprising an issuing component configured to issue an invoice for the child support disbursement.

404. (New) A computer usable medium having computer readable code embodied therein for causing a computer to process a child support disbursement, the computer usable code comprising:

a transmitting module configured to transmit by an accumulator agency child support disbursement information to a state;

a receiving module configured to receive at the accumulator agency child support disbursement transaction information from the state regarding authorization for the child support disbursement as an addendum transaction; and

an executing module configured to execute the child support disbursement to a recipient.

405. (New) A method of processing a child support disbursement, comprising the steps, performed by a processor, of:

receiving at an accumulator agency child support disbursement transaction information from a state regarding the child support disbursement as an addendum transaction; and

executing the child support disbursement to a recipient.

406. (New) The method of claim 405, wherein the receiving step occurs by an EDI transaction.

[x. The method of claim 405, wherein the child support disbursement is a child support disbursement.]

407. (New) The method of claim 405, wherein the child support disbursement is an alimony child support disbursement.

408. (New) The method of claim 405, wherein the child support disbursement is a disbursement based on a judgment.

409. (New) The method of claim 405, wherein the child support disbursement is a disbursement based on an attachment.

410. (New) The method of claim 405, wherein the recipient is a custodial parent.

411. (New) The method of claim 405, further comprising the step of: transmitting an invoice for the child support disbursement to the recipient.

412. (New) The method of claim 405, wherein the receiving step further includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.

413. (New) The method of claim 412, further comprising the step of: initiating by the accumulator agency the debit deposit through the accumulator agency.

414. (New) The method of claim 412, further comprising the step of: establishing by the accumulator agency the debit deposit at a bank of the recipient's choice.

415. (New) The method of claim 412, further comprising the step of: initiating by the accumulator agency the debit deposit through a bank.

416. (New) The method of claim 415, further comprising the step of: establishing by the accumulator agency the debit deposit at the accumulator agency's bank.

417. (New) The method of claim 415, further comprising the step of: establishing by the accumulator agency the debit deposit at the state's bank.

418. (New) The method of claim 412, further comprising the step of: initiating by the accumulator agency the direct deposit through a bank.

419. (New) The method of claim 418, further comprising the step of: executing the direct deposit from the bank through an ACH.

420. (New) The method of claim 419, further comprising the step of:
processing the direct deposit from the ACH to a recipient's bank.

421. (New) The method of claim 420, further comprising the step of:
dispatching a credit reflecting the direct deposit from the ACH to the recipient's bank for
the benefit of the recipient.

422. (New) A system for processing a child support disbursement, comprising:
a receiving component configured to receive at an accumulator agency child
support disbursement transaction information from a state regarding the child support
disbursement as an addendum transaction; and
an executing component configured to execute the child support disbursement to
a recipient.

423. (New) The system of claim 422, wherein the receiving component occurs
by an EDI transaction.

424. (New) The system of claim 422, wherein the child support disbursement
is a child support payment.

425. (New) The system of claim 422, wherein the child support disbursement
is an alimony child support disbursement.

426. (New) The system of claim 422, wherein the child support disbursement is a disbursement based on a judgment.

427. (New) The system of claim 422, wherein the child support disbursement is a disbursement based on an attachment.

428. (New) The system of claim 422, wherein the recipient is a custodial parent.

429. (New) The system of claim 422, further comprising: a transmitting component configured to transmit an invoice for the child support disbursement to the recipient.

430. (New) The system of claim 422, wherein the receiving component further includes a paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

431. (New) The system of claim 430, further comprising: a direct initiating component configured to initiate by the accumulator agency the debit deposit through the accumulator agency.

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432. (New) The system of claim 430, further comprising: a choice establishing component configured to establish by the accumulator agency the debit deposit at a bank of the recipient's choice.

433. (New) The system of claim 430, further comprising: a debit initiating component configured to initiate by the accumulator agency the debit deposit through a bank.

434. (New) The system of claim 433, further comprising: a debit establishing component configured to establish by the accumulator agency the debit deposit at the accumulator agency's bank.

435. (New) The system of claim 433, further comprising: a state establishing component configured to establish by the accumulator agency the debit deposit at the state's bank.

436. (New) The system of claim 430, further comprising: a deposit initiating component configured to initiate by the accumulator agency the direct deposit through a bank.

437. (New) The system of claim 436, further comprising: a deposit executing component configured to execute the direct deposit from the bank through an ACH.

438. (New) The system of claim 437, further comprising: a deposit processing component configured to process the direct deposit from the ACH to a recipient's bank.

439. (New) The system of claim 438, further comprising: a deposit dispatching component configured to dispatch a credit reflecting the direct deposit from the ACH to the recipient's bank for the benefit of the recipient.

440. (New) A method of accumulating a child support payment and processing a child support disbursement comprising the steps, performed by a processor, of:

instituting the child support payment with child support disbursement information from an employee to a recipient through an employer;

transferring to an accumulator agency the child support payment and the child support disbursement information from the employer;

initiating by the accumulator agency the child support payment through a bank as a debit transaction;

transmitting by the accumulator agency the child support disbursement to a state as a first addendum transaction;

receiving at the accumulator agency child support disbursement transaction information from the state regarding the child support disbursement to the recipient as a second addendum transaction; and

executing by the accumulator agency the child support disbursement to the recipient.

441. (New) The method of claim 440, further comprising the step of:
issuing an invoice for the child support disbursement to the recipient.

[x. The method of claim 440, wherein the child support payment is a child support payment.]

442. (New) The method of claim 440, wherein the child support payment is an alimony child support payment.

443. (New) The method of claim 440, wherein the child support payment is a payment on a judgment.

444. (New) The method of claim 440, wherein the child support payment is a payment on an attachment.

445. (New) The method of claim 440, wherein the employee is a noncustodial parent.

446. (New) The method of claim 440, wherein the recipient is a custodial parent.

447. (New) The method of claim 440, wherein the executing step further includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.

448. (New) A system for accumulating a child support payment and processing a child support disbursement comprising:

an instituting component configured to institute the child support payment with child support disbursement information from an employee to a recipient through an employer;

a first transferring component configured to transfer to an accumulator agency the child support payment and the child support disbursement information from the employer;

an initiating component configured to initiate by the accumulator agency the child support payment through a bank as a debit transaction;

a second transmitting component configured to transmit by the accumulator agency the child support disbursement to a state as a first addendum transaction;

a receiving component configured to receive at the accumulator agency child support disbursement transaction information from the state regarding the child support disbursement to the recipient as a second addendum transaction; and

an executing component configured to execute by the accumulator agency the child support disbursement to the recipient.

449. (New) The system of claim 448, further comprising: an issuing component configured to issue an invoice for the child support disbursement to the recipient.

[x. The system of claim 448, wherein the child support payment is a child support payment.]

450. (New) The system of claim 448, wherein the child support payment is an alimony child support payment.

451. (New) The system of claim 448, wherein the child support payment is a payment on a judgment.

452. (New) The system of claim 448, wherein the child support payment is a payment on an attachment.

453. (New) The system of claim 448, wherein the employee is a noncustodial parent.

454. (New) The system of claim 448, wherein the recipient is a custodial parent.

455. (New) The system of claim 448, wherein the executing component further includes a child support paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

456. (New) A method of processing a child support payment comprising the steps, performed by a processor, of:

withholding by an employer a portion of an employee's salary for the child support payment;

sending from the employer the child support payment to an accumulator agency;

initiating by the accumulator agency the child support payment through a bank as a debit transaction; and

executing the child support payment from the bank through an ACH as a second debit transaction.

457. (New) The method of claim 456, further comprising the step of: processing the child support payment from the ACH to an employer's bank as a third debit transaction.

458. (New) The method of claim 456, further comprising the step of: dispatching a credit reflecting the child support payment from the ACH to an intermediary's bank for the benefit of an intermediary.

459. (New) The method of claim 458, wherein the sending step occurs by an addendum-based FEDI transaction.

460. (New) The method of claim 459, wherein the FEDI transaction comprises a cash concentration or child support disbursement plus addenda (CCD+) payment format.

461. (New) The method of claim 459, wherein the FEDI transaction comprises a corporate trade exchange (CTX) payment format.

462. (New) The method of claim 458, wherein the initiating step occurs by a debit-base EFT transaction.

463. (New) The method of claim 458, wherein the initiating step occurs by an addendum-based FEDI transaction.

[x. The method of claim 458, wherein the child support payment is a child support payment.]

464. (New) The method of claim 458, wherein the child support payment is an alimony child support payment.

465. (New) The method of claim 458, wherein the child support payment is a payment on a judgment.

466. (New) The method of claim 458, wherein the child support payment is a payment on an attachment.

467. (New) The method of claim 458, wherein the employee is a noncustodial parent.

468. (New) The method of claim 458, wherein the recipient is a custodial parent.

469. (New) The method of claim 458, wherein the intermediary is a state.

470. (New) A system for processing a child support payment comprising:
a withholding component configured to withhold by an employer a portion of an employee's salary for the child support payment;

a sending component configured to send from the employer the child support payment to an accumulator agency;

an initiating component configured to initiate by the accumulator agency the child support payment through a bank as a debit transaction; and

an executing component configured to execute the child support payment from the bank through an ACH as a second debit transaction.

471. (New) The system of claim 470, further comprising: a processing component configured to process the child support payment from the ACH to an employer's bank as a third debit transaction.

472. (New) The system of claim 470, further comprising: a dispatching component configured to dispatch a credit reflecting the child support payment from the ACH to an intermediary's bank for the benefit of an intermediary.

473. (New) The system of claim 472, wherein the sending component occurs by an addendum-based FEDI transaction.

474. (New) The system of claim 473, wherein the FEDI transaction comprises a cash concentration or child support disbursement plus addenda (CCD+) payment format.

475. (New) The system of claim 473, wherein the FEDI transaction comprises a corporate trade exchange (CTX) payment format.

476. (New) The system of claim 472, wherein the initiating component occurs by a debit-based EFT transaction.

477. (New) The system of claim 472, wherein the initiating component occurs by an addendum-based FEDI transaction.

[x. The system of claim 472, wherein the child support payment is a child support payment.]

478. (New) The system of claim 472, wherein the child support payment is an alimony child support payment.

479. (New) The system of claim 472, wherein the child support payment is a payment on a judgment.

480. (New) The system of claim 472, wherein the child support payment is a payment on an attachment.

481. (New) The system of claim 472, wherein the employee is a noncustodial parent.

482. (New) The system of claim 472, wherein the recipient is a custodial parent.

483. (New) The system of claim 472, wherein the intermediary is a state.